

## **CENTRALIZED ELECTRONIC COMMERCE CARD TRANSACTIONS**

### **ABSTRACT OF THE DISCLOSURE**

A central transaction server in electronic commerce card authorization system enables the electronic commerce card association to manage and monitor the authentication system. The central transaction server acts as an intermediary for all communications between the access control server used for authentication. If any portion of the authentication system fails, the central transaction server compensates by providing appropriate responses to other portions of the system. The centralized transaction server translates all incoming traffic into a format compatible with the intended recipient, enabling portions of the system to be upgraded without breaking compatibility with the non-upgraded portions. The centralized transaction server also enables the integration of formally separate portions of the authentication system into a single unit. The directory and the authentication history servers can be integrated into the central transaction server, and the central transaction server can initiate charges to the electronic commerce card automatically, bypassing the card acquirer.